

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:	§	Case No. 09-31633-JBS
	§	
MARCUS LUCAS MUHAMMAD	§	
DIAN M MUHAMMAD	§	
	§	
Debtor(s)	§	

**NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATION FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that David P. Leibowitz, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

219 South Dearborn Street, Chicago, IL 60604

Any person wishing to object to any fee application that has not already been approved or to the Final report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 10:30 a.m. on 09/29/2011, in Courtroom 682, United States Courthouse, 219 South Dearborn Street, Chicago, IL 60604. If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 08/25/2011

By: /s/ David P. Leibowitz
(Trustee)

David P. Leibowitz
420 West Clayton St
Waukegan, IL, 60085

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re: § Case No. 09-31633-JBS
§
MARCUS LUCAS MUHAMMAD §
DIAN M MUHAMMAD §
§
Debtor(s) §

**SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION**

The Final Report shows receipts of \$6,708.55
and approved disbursements of \$1,890.64
leaving a balance on hand of¹: \$4,817.91

Claims of secured creditors will be paid as follows: NONE

Total to be paid to secured creditors: \$0.00
Remaining balance: \$4,817.91

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
David P. Leibowitz, Trustee Fees	\$1,204.86	\$0.00	\$1,204.86
David P. Leibowitz, Trustee Expenses	\$3.24	\$0.00	\$3.24

Total to be paid for chapter 7 administrative expenses: \$1,208.10
Remaining balance: \$3,609.81

Applications for prior chapter fees and administrative expenses have been filed as follows: NONE

Total to be paid to prior chapter administrative expenses: \$0.00

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of disbursement of the additional interest.

Remaining balance: \$3,609.81

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are: NONE

Total to be paid to priority claims: \$0.00
Remaining balance: \$3,609.81

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$18,491.54 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 19.5 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amt. of Claim	Interim Payments to Date	Proposed Amount
1	DISCOVER BANK	\$6,629.53	\$0.00	\$1,294.17
2	FFCC-Columbus, Inc.	\$1,819.53	\$0.00	\$355.20
3	GE Money Bank dba ABT TV/GEMB	\$3,681.95	\$0.00	\$718.77
4	GE Money Bank dba GAP VISA CARD	\$1,953.32	\$0.00	\$381.32
5	NCO PORTFOLIO MANAGEMENT/ WELLS FARGO	\$4,054.82	\$0.00	\$791.56
6	American Infosource Lp As Agent for Asta-Vativ	\$352.39	\$0.00	\$68.79

Total to be paid to timely general unsecured claims: \$3,609.81
Remaining balance: \$0.00

Tardily filed claims of general (unsecured) creditors totaling \$0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows: NONE

Total to be paid to tardily filed general unsecured claims:	<u>\$0.00</u>
Remaining balance:	<u>\$0.00</u>

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows: NONE

Total to be paid for subordinated claims:	<u>\$0.00</u>
Remaining balance:	<u>\$0.00</u>

Prepared By: /s/ David P. Leibowitz
Trustee

David P. Leibowitz
420 West Clayton St
Waukegan, IL, 60085

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Certificate of Service Page 5 of 6
 United States Bankruptcy Court
 Northern District of Illinois

In re:
 Marcus Lucas Muhammad
 Dian M Muhammad
 Debtors

Case No. 09-31633-JBS
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0752-1

User: tmaurer
 Form ID: pdf006

Page 1 of 2
 Total Noticed: 66

Date Rcvd: Aug 26, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 28, 2011.

db/jdb +Marcus Lucas Muhammad, Dian M Muhammad, 5208 South Drexel Avenue, Apartment 1W, Chicago, IL 60615-3722

aty Carrie A Zuniga, Leibowitz Law Center, 420 West Clayton Street, Waukegan, IL 60085-4216

aty Glenn Betancourt, Rogoff & Betancourt, P.C., 3158 S. Des Plaines River Road, Des Plaines, IL 60018

aty +John Eggum, LakeLaw, 420 W. Clayton Street, Waukegan, IL 60085-4216

aty +Jonathan T Brand, Lakelaw, 420 W. Clayton Street, Waukegan, IL 60085-4216

tr +David P Leibowitz, ESQ, Leibowitz Law Center, 420 Clayton Street, Waukegan, IL 60085-4216

14372222 +Alisa Levin, 19 South LaSalle Street, Suite 602, Chicago, IL 60603-1435

14372223 +Allied Interstate, Inc., PO BOX 369008, Columbus, OH 43236-9008

14372224 +Amex, P.O. Box 981537, El Paso, TX 79998-1537

14372225 +Associate Collections, PO Box 16053, Phoenix, AZ 85011-6053

14372226 +Bac Home Lns Lp/Ctrywd, 450 American St, Simi Valley, CA 93065-6285

14372227 ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
 (address filed with court: Cap One, Po Box 85520, Richmond, VA 23285)

14372228 Capital One Usa, P.O. Box 30285, Salt Lake City, UT 84130-0285

14372229 +Chase-Cha, Po Box 7090, Mesa, AZ 85216-7090

14372230 City of Chicago/Revenue Dept., PO Box 88292, Chicago, IL 60680-1292

14372231 +Collections USA, 21630 N 19th Avenue, Suite B3, Phoenix, AZ 85027-2717

14372232 Direct T.V., P.O. Box 9001069, Louisville, KY 40290-1069

14372234 +Dr. A. Tereau Pearson, D.M.D., 1964 Dempster Street, Evanston, IL 60202-1016

14372235 +Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999

14372236 ECSI, for nLoyola University, 181 Montour Run Road, Coraopolis, PA 15108-9408

14372237 +Encore Receivable, 400 N Rogers Rd, Olathe, KS 66062-1212

14372238 +EndoArt, 1277 E Missouri Avenue, #202, Phoenix, AZ 85014-2917

14372239 FFCC-Columbus, Inc., For A Tereau Pearson, DMD, 1550 Old Henderson Rd., Ste. 100, Columbus, OH 43220-3626

14372240 +Fleet Credit Card, 200 Tournament Dr, Horsham, PA 19044-3606

14372243 GRC, for Loyola University, PO Box 495999-01CE, Cincinnati, OH 45249-5999

14372245 +Howard M. Arof, MD, c/o Medical Billing, 676 N. St. Clair, #1880, Chicago, IL 60611-3139

14372246 +Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253

14372248 +Inovision, 150 Crosspoint Par, Getzville, NY 14068-1602

14372250 +Jerome D. Citron, 29 S LaSalle, Suite 415, Chicago, IL 60603-1545

14372251 +Jvdb Asc (Original Creditor:Medical, P O Box 5718, Elgin, IL 60121-5718

14372252 +Kenneth Eisen & Assoc (Original Cre, 777 E Missouri Ave Ste 1, Phoenix, AZ 85014-2830

14372253 +Loyola University of Chicago, Student accounts, 6525 North Sheridan Road, Chicago, IL 60626-5385

14372256 +ML Medical Billing, for, 425 Huehl Road, Bldg 8, Northbrook, IL 60062-2323

14372254 +Mcydsnb, 9111 Duke Blvd, Mason, OH 45040-8999

14372258 +NBGL-Carsons, 140 W Industrial Dr, Elmhurst, IL 60126-1602

15299792 NCO PORTFOLIO MANAGEMENT, POB 3001, Malvern, PA 19355-0701

14372263 +NRC, for Wells Fargo Bank, 4000 East 5th Avenue, Columbus, OH 43219-1811

14372257 Nationwide Credit, Inc., 2015 Vaughn Road NW, Ste. 400, Kennesaw, GA 30144-7802

14372259 +Nco Fin/22 (Original Creditor:Nco/A, 507 Prudential Rd, Horsham, PA 19044-2308

14372261 Northwestern Medical Faculty Founda, 38693 Eagle Way, Chicago, IL 60678-1386

14372262 Northwestern Memorial Hospital, PO Box 73690, Chicago, IL 60673-7690

14372270 +RJM Acquisitions, LLP, 575 Underhill Blvd, Suite 224, Syosset, NY 11791-4437

14372266 +Resurgence Financial, LLC, c/o legal department, 4100 Commercial Avenue, Northbrook, IL 60062-1833

14372267 +Reuben D. Collins, D.D.S., 222 W. Huron Street, Ste. 4002, Chicago, IL 60654-3991

14372268 +Richard L. Phelps, M.D., 201 East Huron St., 11-205, Chicago, IL 60611-2968

14372269 +Risk Management, 2675 Breckinridge, Duluth, GA 30096-8931

14372272 SRP, P.O. Box 2950, Phoenix, AZ 85062-2950

14372271 +Souma Diagnostics, Ltd., c/o PBP P.O. Box 11690, Chicago, IL 60611-0690

14372273 +Stuart Allan & Assoc., 5447 E 5th St, Ste 110, Tucson, AZ 85711-2345

14372274 The Pediatric Faculty Foundation, PO Box 2787, Springfield, IL 62708-2787

14372277 +Wells Fargo Bank, PO Box 5445, Portland, OR 97228-5445

14372278 Wells Fargo Card Services, P.O. Box 30086, Los Angeles, CA 90030-0086

14372279 +Wfnnb/Victorias Secret, Po Box 182128, Columbus, OH 43218-2128

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14372221 E-mail/PDF: recoverybankruptcy@afninet.com Aug 27 2011 02:32:26 AFNI, Inc.,
 for Qwest Communications, 404 Brock Drive, P.O. Box 3427, Bloomington, IL 61702-3427

15322192 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Aug 27 2011 02:32:22
 American Infosource Lp As Agent for, Asta-Vativ, PO Box 248838,
 Oklahoma City, OK 73124-8838

14952857 E-mail/PDF: mrdiscen@discoverfinancial.com Aug 27 2011 02:32:49 DISCOVER BANK,
 DFS Services LLC, PO Box 3025, New Albany, Ohio 43054-3025

14372233 E-mail/PDF: mrdiscen@discoverfinancial.com Aug 27 2011 02:32:49 Discover Fin, Pob 15316,
 Wilmington, DE 19850

15141520 +E-mail/PDF: gecsed@recoverycorp.com Aug 27 2011 02:32:59 GE Money Bank dba ABT TV/GEMB,
 Care of Recovery Management Systems Corp, 25 SE 2nd Ave Ste 1120, Miami FL 33131-1605

District/off: 0752-1

User: tmaurer
Form ID: pdf006

Page 2 of 2
Total Noticed: 66

Date Rcvd: Aug 26, 2011

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

15288171 +E-mail/PDF: rmscedi@recoverycorp.com Aug 27 2011 02:32:59 GE Money Bank dba GAP VISA CARD,
Care of Recovery Management Systems Corp, 25 SE 2nd Ave Ste 1120, Miami FL 33131-1605
14372241 +E-mail/PDF: gecsedl@recoverycorp.com Aug 27 2011 02:32:59 Gemb/Abt Tv, Po Box 981439,
El Paso, TX 79998-1439
14372242 +E-mail/PDF: gecsedl@recoverycorp.com Aug 27 2011 02:32:59 Gemb/Gapdc, Po Box 981400,
El Paso, TX 79998-1400
14372244 +E-mail/Text: bkynotice@harvardcollect.com Aug 27 2011 02:08:06 Harvard Collection Service,
4839 N Elston Avenue, Chicago, IL 60630-2589
14372264 +E-mail/Text: ebn@vativrecovery.com Aug 27 2011 02:08:31 Palisad Coll (Original Creditor:11,
210 Sylvan Ave, Englewood Clif, NJ 07632-2524
14372265 +E-mail/Text: bklaw@qwest.com Aug 27 2011 02:07:55 Qwest Communications, P.O. Box 29040,
Phoenix, AZ 85038-9040
14372275 Fax: 866-419-3894 Aug 27 2011 02:22:12 U.S. Cellular, P.O. Box 0203,
Palatine, IL 60055-0203
14372276 +E-mail/Text: bnc@ursi.com Aug 27 2011 02:08:21 United Recovery System, 5800 N Course Dr,
Houston, TX 77072-1613

TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14372260 Northwestern Medical Faculty Founda
aty* +David P Leibowitz, ESQ, Leibowitz Law Center, 420 Clayton Street, Waukegan, IL 60085-4216
14372247* +Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253
14372255* +Mcydsnb, 9111 Duke Blvd, Mason, OH 45040-8999
14372249 ##Island National Group LLC, for Wells Fargo, PO Box 18009, Hauppauge, NY 11788-8809
TOTALS: 1, * 3, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 28, 2011

Signature:

